

Amendments to the Claims:

Claims 1 - 28 (canceled).

Claim 29 (new): In a device having access to one of a memory and storage with a program stored therein, said program adapted to update a customer account balance, a method comprising:

receiving at a first time in said memory a plurality of data elements having a first data element including a first amount and a second data element including a second time; wherein said first data element corresponds to said second data element, said first time is later in time than said second time, and said first amount is said customer account balance; and,

generating an updated customer account balance having a second amount from said first amount, an interest rate, an interest type, and a difference between said first time and said second time, wherein said first amount and said second amount are selected from a group of amount types consisting of an amount of product, an amount of service, an amount of reward, an amount of points, an amount of time, an amount of space, an amount of distance, an amount of light, an amount of mass, an amount of volume, an amount of storage, an amount of bandwidth, and an amount of energy.

Claim 30 (new): The method, as set forth in claim 29, wherein said receiving said plurality of data elements includes receiving said plurality of data elements from one of a data record, computer readable medium, machine readable code, network resource redirection, and input.

Claim 31 (new): The method, as set forth in claim 30, further including updating said data record by replacing said first amount with said second amount and said second time with said first time.

Claim 32 (new): The method, as set forth in claim 30, further including appending said second amount and said first time to said data record.

Claim 33 (new): The method, as set forth in claim 30, wherein said data record is a first data record and further including generating from said first data record, a second data record having said second amount and said first time.

Claim 34 (new): The method, as set forth in claim 33, wherein one of a first data record, second data record, input, computer readable medium, and machine readable code corresponds to a customer account.

Claim 35 (new): The method, as set forth in claim 34, wherein said customer account is one of a group consisting of a membership account, reward account, prepaid account, checking account, savings account, investment account, retirement account, credit account, and debit account.

Claim 36 (new): The method, as set forth in claim 34, wherein said customer account is issued from one of a bank and account provider.

Claim 37 (new): The method, as set forth in claim 36, wherein said account provider is one of a card provider, subscription provider, service provider, utility provider, and phone provider.

Claim 38 (new): The method, as set forth in claim 30, wherein said receiving said plurality of data elements from input includes inputting said plurality of data elements from a user interface element.

Claim 39 (new): The method, as set forth in claim 38, wherein said inputting said plurality of data elements from a user interface element further includes inputting said plurality of data elements into one of a browser location field, text box, command line, speech to text interface, optical recognition interface, and magnetic recognition interface.

Claim 40 (new): The method, as set forth in claim 29, wherein said generating said second amount includes automatically generating said second amount upon said receiving at said first time in said memory said plurality of data elements.

Claim 41 (new): The method, as set forth in claim 29, wherein said interest rate is one of a group consisting of a fixed rate interest and variable rate interest and said interest type is one of a group consisting of a simple interest, compound interest, and continuous interest.

Claim 42 (new): The method, as set forth in claim 29, wherein the amount of time between said first time and said second time corresponds to a billing period.

Claim 43 (new): The method, as set forth in claim 29, wherein said first amount is of a first amount type and said second amount is of a second amount type.

Claim 44 (new): The method, as set forth in claim 43, wherein said generating said second amount includes consulting an amount type conversion table for converting said first amount type to said second amount type.

Claim 45 (new): An apparatus adapted to update a customer account balance comprising:

a processor;

one of a memory and storage in operative association with said processor;

means for receiving at a first time in said memory a plurality of data elements having a first data element including a first amount and a second data element including a second time; wherein said first data element corresponds to said second data element, said first time is later in time than said second time, and said first amount is said customer account balance; and,

means for generating an updated customer account balance having a second amount from said first amount, an interest rate, an interest type, and a difference between said first time and said second time, wherein said first amount and said second amount are selected from a group of amount types consisting of an amount of product, an amount of service, an amount of reward, an amount of points, an amount of time, an amount of space, an amount of distance, an amount of light, an amount of mass, an amount of volume, an amount of storage, an amount of bandwidth, and an amount of energy.

Claim 46 (new): A computer program product comprising computer readable program code stored on a computer readable medium, the program code adapted to update a customer account balance and execute the method for receiving at a first time in said memory a plurality of data elements having a first data element including a first amount and a second data element including a second time; wherein said first data element corresponds to said second data element, said first time is later in time than said second time, and said first amount is said customer account balance, and generating an updated customer account balance having a second amount from said first amount, an interest rate, an interest type, and a difference between said first time and said second time, wherein said first amount and said second amount are selected from a group of amount types consisting of an amount of product, an amount of service, an amount of reward, an amount of points, an amount of time, an amount of space, an amount of distance, an amount of light, an amount of mass, an amount of volume, an amount of storage, an amount of bandwidth, and an amount of energy.